

1,000,000!

An Army force multiplier

By **Mark E. Overberg**, Director Army Retirement Services

In October, the United States Army exceeded one million Retired Soldiers for the first time! That's as many Retired Soldiers as there are Soldiers serving on active duty, in the Army National Guard, and in the Army Reserve – combined. Retired Soldiers are an Army force multiplier.

In 2012, Gen. Raymond T. Odierno, the Army Chief of Staff, created the Soldier for Life (SFL) program to instill a new mindset which proclaims that service to the nation continues after uniformed service ends. In 2015, the Director of Army Retirement Services, retired Col. John W. Radke, coined the Retired Soldier mission statement during a conversation with Army Chief of Staff Gen. James C. McConville, then the Army G-1.

The intent of Hire & Inspire is that your mission will change when you retire. No longer will you train and deploy to fight and win our nation's wars. But you will still have a duty to the nation. And the Army will still need you. So let's break down the mission statement.

Hire: We want you to mentor veterans where you retire and help them get jobs. This helps veterans and their families, so they are more likely to become our ambassadors as Soldiers for Life. But this also helps the Army. The money spent on veterans' unemployment compensation can instead be spent on training and equipping today's Soldiers.

Inspire: We want you to inspire Americans in three ways. But to do this when you're retired, Americans must **see you** as a Retired Soldier – out of your uniform. Wear the U.S. Army Retired Lapel Button and put the Soldier for Life window sticker on your car. These are conversation starters. You inspire Americans just by telling your Army stories. Stories that need to be told. Your stories make Soldiers real to Americans. Tell them what being a Soldier means to you. Tell them about the sacrifices you and your family made. Dispel their negative stereotypes about veterans. Your stories help Americans understand why we need an Army, trained and ready to defend their freedoms. We need Americans to understand the Army. Their support will ensure the Army remains a formidable foe for our adversaries and a critical partner for our allies. By continuing to set an example in your daily life, you influence Americans to see military service as a viable career for their children.

Still Serving: There are many ways you can still serve the Army. The Army's largest demographic should not be its most underutilized asset. Continue to serve. Be a Soldier for Life.



U.S. Army
Retired Lapel
Button



SFL Window
Sticker

Continue to Serve, as a Soldier for Life

Recruiting – Help recruiters influence the people who influence young Americans to join the military, such as parents, teachers, guidance counselors, and coaches.

Retiree Councils -- Advise installation commanders about the concerns of the retired community and be liaisons with the local civilian community.

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Continue to Serve, as a Soldier for Life

Meet Your Army – Public speaking by the most senior Retired Soldiers.

ETS Sponsorship – Serve as a mentor in the VA's [ETS Sponsorship](#) program that helps retiring or separating veterans resettle in your area.

Casualty Assistance Officer -- Assist surviving spouses of other Retired Soldiers in their time of need.

Retirement Services – Assist retirement services officers (RSOs) in helping other retirees

Retiree Appreciation Days – Assist RSOs in organizing and hosting these events

Military Treatment Facilities (MTF) – provide medical, dental, nursing, or other health-care related services. Or serve on the MTF advisory council.

Senior ROTC – Serve on the Army Advisory Panel (AAP) on ROTC Affairs

Junior ROTC – Serve as an instructor in one of 1,709 U.S. Army Junior ROTC programs.

Army Community Service -- Augment ACS in both technical and nontechnical areas.

Regimental associations – Be a link with today's Soldiers as honorary colonels, honorary warrant officers, honorary sergeants major, and distinguished members of a regiment.

Assistant Voting Officers -- Provide direct assistance in registration and voting procedures in an Installation Voting Assistance Office.

Veterans Service Organization Panels – Serve on VSO speakers' panels and committees.

“By failing to prepare, you are preparing to fail.” – Benjamin Franklin

Change of Mission is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

Change of Mission is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free downloading from <https://soldierforlife.army.mil/retirement/change-of-mission>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or USArmy.ChangeofMission@mail.mil. Direct all other questions to the retirement services officers listed on the [Army Retirement Services website](#).

Prior to using or reprinting any portion of *Change of Mission*, please contact the [editor](#).

Leadership

Deputy Chief of Staff, G-1: Lt. Gen. Gary M. Brito

Director, Army Retirement Services: Mark E. Overberg

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Medically retiring? Considerations for the Survivor Benefit Plan

By **Patty Cruz**, Army Survivor Benefit Plan Program Manager

Is your head spinning about all the decisions you need to make about your medical retirement? This can get overwhelming at times, but, remember, you have people that can provide you facts, so you can make an informed decision. Find your servicing Retirement Services Officer (RSO) at the [Soldier for Life website](#).

One of those decisions involves the Survivor Benefit Plan (SBP). SBP is the only way your survivors will receive a portion of your retired pay when you pass away. You, as the Retired Soldier, will pay a premium for this benefit.

As a Soldier getting ready for a medical retirement, consider the following:

SBP

You get to decide about SBP. If you choose SBP coverage and the VA determines your death is service connected the SBP annuity will still be paid out. If your death is determined by the VA to be service connected then the spouse SBP annuity will be offset – or reduced dollar-for-dollar by DIC.

For this reason, depending on your disability you may be considering not participating in SBP. Hold that thought...

Dependency and Indemnity Compensation

If the VA determines your death is service connected, your eligible survivors will receive the DIC. If the VA does NOT determine your death is service connected, your survivors will NOT receive DIC.

What is a DIEMS Date?

Your Date of Initial Entry to Military Service, commonly called your "DEEMS" date, is the date you were first contracted to enter the military. This is the date you signed an enlistment contract, a Reserve Officer Training Corps contract (2 or 4-years), or started at the United States Military Academy, for example. This date never changes, even if your basic active service date is adjusted. Your DIEMS date only does one thing: It determines which of the four retired pay plans you will receive when you retire. Look on your leave and earnings statement for your DIEMS date. If yours is wrong, contact your personnel office well before it's time for you to retire.

Law Change

The National Defense Authorization Act (NDAA) for Fiscal Year 2020 directed a phase-out of the SBP annuity offset by DIC. Starting Jan. 1, 2021, only two thirds of the DIC amount will offset SBP and it will be further reduced to one third starting Jan. 1, 2022. Lastly, effective Jan. 1, 2023, the offset will be eliminated meaning, if your surviving spouse is eligible for both SBP and DIC, they will receive both. Stay up to date on the [latest information](#) about this law change.

Paying Premiums

You may receive VA compensation that offsets a portion or all your retired pay. You may or may not be eligible for Concurrent Retired and Disability Pay and or Combat Related Special Compensation. If your retired pay does not cover your SBP premium cost, you can either have your premiums deducted from your VA compensation (submit DD Form 2891 to VA) or pay DFAS directly. Make sure you wait for your first Retired Account Statement

showing the offset before you take any action. But be sure to get more information on [how to pay the SBP premiums](#) as part of your retirement planning.

Your retirement plan is YOUR retirement plan but you don't have go through the process all on your own. You can always contact your [RSO](#) to help answer questions and point you to the right resources.



The Army Retiring Soldier Commendation Program Package

Retirement changes during the COVID-19 Pandemic

By HQ, IMCOM G1, Transition Services Branch

Retirement remains one of the biggest transitions Soldiers and their families make as they return to the civilian sector. The global COVID-19 health pandemic, with its changing demands and focus, has impacted some of the usual access and means of communication Soldiers and families have grown accustomed to.

The change of mission has been how to assess, adapt, and adjust to new ways of preparing and completing retirement actions during COVID-19. Contact your local transition center to see how the processes are being done at your installation.

Overall, the installation processes for Soldiers to successfully retire remain essentially unchanged. New safety directives from DOD, installations, and local communities during the pandemic have dictated some expected changes on the 'how to' checklist.

Preparation for outprocessing begins with Soldiers applying for retirement 12 months prior to transition. Early preparation by Soldiers begins with visiting a Soldier for Life (SFL) - Transition Assistance Program (TAP) Center and the Retirement Services Office 18-24 months prior. Soldiers, families, and studies have shown a smoother transition and retirement with early preparation.

All installations have continued to assist Soldiers and their families through their retirement process during COVID-19. Garrisons are following DOD directives as well as local community directives, and have reacted to implement safety protocols for all. Soldiers were directed to begin their retirement process by contacting the center staff [by phone](#) or the virtual [Joint Knowledge Online \(JKO\)](#).

Transition centers are highly trained and responsive to assist Soldiers and families throughout the process. That first contact begins with Soldiers making a phone call to the center. Soldiers are asked specific questions by the administrative specialists to determine the services they will need. Soldiers should be proactive and prepared.

The initial Soldier call will result in the center staff creating a record and scheduling the Soldier for appointments with transition counselors. These meetings are typically face-to-face unless areas have had increased COVID-19 numbers and there are different procedures in place. The next step is to attend the required TAP classes directed by law under the 2019 National Defense Authorization Act, which provides for individualized counseling sessions to meet Soldiers' needs. The required [Army Retirement Planning Seminar](#) and [Survivor Benefit Plan Brief](#) are available on the [Soldier for Life website](#) if your installation is not conducting group or personal briefings.

Additional transition classes and courses are available to Soldiers to assist them with understanding benefits, opportunities, and services available to them from national agencies to include the Department of Veterans Affairs and the Department of Labor. Soldiers are informed of the available platforms, such as virtual or limited in-seat class capability due to social distancing protocols, when they call the centers. Other partners include agencies such as the USO and local, state and county programs specifically designed for military and veteran members.



According to Mr. Derrick L. Hutchinson, Special Projects Manager at the Joint Readiness Transition Center at Joint Base San Antonio, Texas, "Providing a location for many of our partners at the center is a valuable resource tool for Service members and families. The Center provides them a place to meet and talk about specific issues or concerns as well as ask questions and discuss matters in private. The process begins with that phone call to the center. Spouses are encouraged to attend classes. Families are a part of the retirement process. We have been open through COVID-19, with some modifications. Our counselors are ready to assist."

Additional information or assistance may be found by first contacting your local installation Transition Service Center. Please visit the [SFL-TAP website](#) for additional information and answers to frequently asked questions.

Army Reserve Retirement Services Office goes virtual during COVID-19

By Lt. Col. Trentonia Scott, Army Reserve Retirement Services Section

During the COVID-19 pandemic, the Army Reserve Readiness Division Retirement Services Office teams are working remotely as a safety precaution. The teams are now conducting virtual seminars and customer service assistance for you and your families.

These sessions will cover updates to Reserve Component Survivor Benefit Plan (RCSBP) and Survivor Benefit Plan (SBP) election options, retired pay application procedures and other retirement-related topics. The RSO teams are also available to schedule one-on-one virtual sessions to assist with your specific retirement concerns.

To find your RSO or obtain information regarding the retirement planning seminars scheduled for your area visit the [USAR Retirement Services website](#) or the [Soldier for Life website](#).

Army National Guard retirement services during COVID-19 environment

By MAJ Monique G. Pulley, ARNG Retirement Services Section Chief

We hope you and your families are doing well and are staying healthy during the COVID-19 Pandemic. As you probably know, COVID-19 restrictions vary from state to state and territory.

Each Army National Guard Joint Forces Headquarters is operating under different conditions from 100 percent teleworking to 50 percent teleworking to 100 percent in the office. With this in mind, we encourage you to please coordinate ahead of time with the respective Retirement Services Office (RSO) in order to schedule an appointment should you need any assistance. The majority of the ARNG RSOs are conducting retirement planning briefs and any necessary updates to Reserve Component Survivor Benefit Plan and Survivor Benefit Plan forms virtually. The ARNG RSO points of contact list has recently been updated. You can view the list at the [Soldier for Life website](#).

You're going to need a DS LOGON!

WASHINGTON — [MyArmyBenefits](#) is the Army's official benefits website and the primary source for all of your federal and state benefits plus personalized [retired pay, survivor benefits, and Survivor Benefit Plan \(SBP\) premium calculators](#) that are excellent planning tools.

The information provided on the website is of great value to servicemembers – Active Army, Army Reserve and Army National Guard – and their families, veterans, Retired Soldiers, and survivors.

The over 180 [federal](#) and 54 [state](#) benefits fact sheets are accessible to anyone online. The calculators – Retirement, SBP/RCSBP Premium, Survivor Benefits and [Deployment Estimator](#) – require a Common Access Card (CAC) or a Department of Defense Self-Service Logon (DS Logon) for access because the calculator uses protected personal information from the service member's official personnel files, including the Defense Eligibility Enrollment Reporting System (DEERS) and Total Army Personnel Database, to perform calculations.

Reserve Component Soldiers who have transitioned to Retired Reserve status (Gray Area Retired Soldiers)

surrender their CAC, but they can still use the calculator to project their estimated retirement pay at age 60 **if they have** a [DS Logon](#). Of course, all Soldiers drawing retired pay surrender their CAC as well and will lose access to services that may be considered beneficial and important like their VA benefits and disability status, their pay records, their TRICARE records or RAPIDS self-serve for Military ID cards plus [many other services](#) **unless** they have DS Logon.

No DS Logon? If you are about to join the 1,000,000 strong population of Retired Soldiers, go to the [MyArmyBenefits Homepage](#) and click on the link on the right side of the webpage for "DS Logon." Go to the site and sign up for a DS Logon with or without a CAC. If you have any questions about military benefits or getting a DS Logon please contact the benefits specialists at the [MyArmyBenefits Help Desk](#), Monday through Friday from 9 a.m. – 5 p.m. EST at (703) 286-2560 or (888) 721-ARMY (2769), or use the contact form on the website, accessible from the "Need Benefits Help?" box on the right side of the [Home Page](#).



LESSONS LEARNED**Who is in your transition network?**

By Dr. Rynele Mardis, (Lt. Col., U.S. Army, Retired)

"All too often, service members are told to network while transitioning, but I think some key pieces are missing from that conversation. Meaning, yes, transitioning service members should network to attain their next employment opportunity, but two essential components are missing here: how and with whom?"

How to network?

Sure, service members in transition can begin to ask colleagues, friends, and family to introduce them to someone they know with the hope of getting an opportunity to speak with them about employment. Service members in transition can also try cold calling specific employers to gain information on the next hot opportunity coming available (not recommended). They can even do what's seemingly very popular these days – use a social media job platform to request a brief conversation about the shoes they wish to fill someday.

While all of these approaches are a way to build a network, none are the best way. Everyone's path to transition is different in and of itself. This aspect is especially true when it comes to why and with whom to build a network. Specifically, in the military transition context, a network must be made with post-military service goals in mind. Given such challenges, service members in transition have to ask themselves, am I taking the right approach? Who should I network with and why? There is no simple answer, and no one person can provide you with a sure-fire way, but what many can offer you is advice. That is all I am aiming to do here. That said, let's take a step back to define networking in the context of military transition, its importance, network equality, and getting past the gatekeeper – a significant point not explained or even discussed in any transitioning conversations to my knowledge.

What is networking?

Military service is often called a team sport for a good reason. Many of the activities are done as part of a team. Building a network is very similar to building a proficient team. Conversely, a team and a network are both developed with a specific goal in mind – success. Transitioning service members should, at the very least, view networking as a team sport and believe that they are better at networking than they know.

What is the importance of building your "own" network?

The phrase commonly emphasized by senior leadership practitioners, "your network is your net worth" couldn't ring truer. This phrase sums up the necessity of building a network tailored to the service member's specific needs. The teammates you seek in your transition network should not only be people you respect but also those that have successfully made the transition to civilian life – with emphasis on successfully, which is in the eye of the beholder. You can't depend on someone to lend you their connections as they may not understand your goal(s), and their definition of success may significantly differ from yours. That's why transitioning service members need to understand at what level they should aim to build their "own" network.

Are all networks not created equal?

Transitioning service members must understand that there are levels to networks, and all are not equal. The levels of a network depend not only on the position a service member is seeking but also on what he or she brings to the table. For example, a twenty-year retiring senior service member (officer or enlisted) should not seek to build a network with recruiters or hiring managers hiring for entry-level positions.

Consideration of the transitioning member's level of responsibility, authority, past accomplishments and experiences must somewhat match the opportunity sought post-service. These considerations are crucial to the service member's future placement but are more critical to the gatekeeper(s) – corporate recruiters.

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Dr. Rynele Mardis retired as a Lt. Col. with more than 25 years of military service. He is a senior cybersecurity fusion center service and production manager who serves as an adjunct professor of safety & security studies for various colleges and universities. By applying the methodology explained above, Rynele was placed in a private-sector leadership role commensurate with his level of expertise.

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The gatekeeper

In my own experience building a transition network, nothing is as important as identifying the gatekeeper. In today's business operations, corporate recruiters are the gatekeepers. While it is ideal to talk with someone you've been introduced to or know, such as the hiring manager, nothing is better than getting to know and network with the organization recruiter.

Organization recruiters are overlooked because they are not viewed as having the authority to hire new employees. This misleading perception causes service members to engage with the wrong people in their approach to building a network. Service members should build a network of corporate recruiters seeking to fill positions at their level – the level commensurate with their military service skill and grade.

Corporate recruiters operate at varying levels. This is extremely important to the development of a transitioning service member's network and later placement with any organization. Corporate recruiters fall into three primary levels – junior, mid-level, and senior. Having a clear understanding of their skills is also important. Building a network of recruiters proportional to the member's skill level is the most important aspect of transitioning well into a post-military career.

In case you missed it!

Highlights from July's *Change of Mission*

- Army announces new Retired Soldier shoulder sleeve insignia
- Financial planning for transition: TRICARE
- The VA's ETS Sponsorship Program
- Breaking down the Reserve Component SBP options
- Retiring Soldier TSP options

Read it in the [Change of Mission Archives!](#)

Upcoming Army Reserve retirement planning training



COVID-19 Notice:
Call your Army Reserve RSO
listed on the [SFL website](#)
for the current schedule.

Disclaimer: The flier below does not constitute an endorsement of non-federal entities by the U.S. Army or the Department of Defense.



America's businesses want to help you find your next job. American Corporate Partners (ACP) is a nationwide non-profit connecting transitioning veterans to experienced professionals for free, one-on-one yearlong mentorships.

Coming from more than 80 Fortune 500 and best in-class companies, including AIG, Amazon, The Coca-Cola Company, Deloitte, Disney, GM, IBM, Lockheed Martin, MasterCard, USAA and more, ACP Mentors stand ready to assist with all aspects of your job search including revising résumés, practicing for interviews and networking.

America's business leaders want to thank you for your service by helping you find your next great job. Apply to ACP and we'll help you find the job that is right for you.

ACP has already assisted more than 17,000 service members in their transition. The program is free of charge and open to post-9/11 veterans and service members of all grades.

To apply, visit www.acp-usa.org/mentoring





MyArmyBenefits

The U.S. Army official benefits website



Ask Joe: Your benefits guru

Dear Joe,

We were looking at our TRICARE account to make sure our daughter, who is off to college and on our family account, was showing up as covered. She was listed but we couldn't open her information. She's on our account and I'm paying for it. What's up with that?

Jonathon in Salt Lake

Dear Jonathon,

I'm assuming your daughter is over 17, right? That means she is an adult and her account information is hidden because the Health Insurance Portability and Accountability Act of 1996 (HIPAA) gave everyone 18 years of age and older control of their health care and records. Because she is considered an adult, nothing in her account is visible to anyone but her, including treatment history or medications and prescriptions. So, even though you are paying for her coverage you cannot see her records or information.

Joe

Dear Joe,

I am a Master Sergeant, six months out from retirement. My wife is set on living in Michigan's Upper Peninsula, where we'll be facing 9-month winters of darkness, cold and ice and joining the daily rat race working for my brother-in-law selling insurance just so we can be near our grandkid. I will miss the days in the Army where life was a lot simpler: moving to a new location every 3 years – Germany, Korea, Texas – meeting different people – not making a lot of money, but making it work... Joe, you gotta help me get out of this place.

Not living the dream

Dear Dreamer,

I'm not going to get between you and your spouse, but you should look at [MyArmyBenefits state and territory fact sheets](#) for information on the benefits each state offers (they're all different) to see where the best options lie. Some states don't tax retired pay or have sales or property tax. Some have reduced taxes and special benefits for vets such as scholarships at in-state educational institutions. Many states have veterans' preference incentives for state and/or local government jobs or licenses for job skills. Also important to some – a bunch don't have winter. From your letter it seems you're looking for a location where you can meet diverse people, not necessarily make a boatload of money – just enough to live a simpler life and above all, avoid the cold. Well, here you go: The [Territory of the US Virgin Islands](#) holds a Taxi Medallion Auction in December that is open only to veterans of the US Armed Forces. Six medallions are auctioned off with the minimum acceptable bid for St. Thomas and St. John at \$20,000 and St. Croix at \$8,000. All your criteria are met and there is no snow. You can see your grandkid using video calls. To find out more, go to the [MyArmyBenefits state and territory fact sheet library](#). If you're interested in the U.S. Virgin Islands Taxi Medallion go [here](#) and click on "Miscellaneous Benefits" at the top of the page.

Joe

JROTC cadets meet the challenges of coronavirus, social distancing, and non-traditional learning for the new school year

By Cadet Major Allen McNeal, Nixa JROTC, Nixa, Mo.

In the spring of 2020, the high school experience I was used to began to look much different. As state quarantine legislation placed restrictions on large gatherings, in-class instruction quickly became a thing of the past. My JROTC instructors were the first of any of my teachers to reach out. They took the initiative to individually contact each cadet within the program, displaying steadfast vigilance and decisive adaptability to the problematic situation. My instructors acted as role models of resilience and flexibility



Nixa High School JROTC's Color Guard rehearse for Nixa's annual School District Kickoff

and inspired me to have the same initiative during the pandemic.

Being in several actively competitive teams with Nixa JROTC has taught me to adapt to different and uncomfortable circumstances and think clearly in stressful situations. Much like awaiting the unknown outcome of a drill competition, being thrown into a new learning system and schoolwork was stressful and provoked anxiety.

An unseen future can be disconcerting, especially when an educational career is at stake. In the face of uncertainty, I followed the procedure my instructors repeated before every competition: put forth your best effort no matter what, and take each task one step at a time. With their guidance in mind, I quickly adapted to a new learning environment and confronted these situations head-on.

As I move into this new school year, many more new challenges will inevitably present themselves. Not all students will be abiding by social distancing and mask ordinances, no matter how many incentives, punishments, or warnings public schools issue. Amid our peers, Army JROTC cadets must continue to lead by example and follow the rules to keep the student body safe.

JROTC has provided me with opportunities and skills I wouldn't have been able to find anywhere else. I've learned how to be an effective leader that teammates and peers can rely on, learn from, and respect by putting them before myself and modeling leadership principles. A selfless attitude and solid work ethic are necessities in these uncertain times. These are soft skills that JROTC is built upon and instills in its cadets.

Throughout this pandemic and within the coming school year, I know I can count on my instructors, their wisdom, and their examples to help me adjust to shifting surroundings with confidence and success while supporting the JROTC mission and service to others in our community.

If you are about to retire or have been retired for no more than 5 years, in the grades of E6 to E9, WO1 to CW5 or O3 to O6, apply today! View instructor vacancies, estimate your Minimum Instructor Pay (MIP), and begin the application process at <http://www.usarmyjrotc.com/jobs>. You may also call (800) 347-6641 with questions.



Why the newsletter is named *Change of Mission*

While in uniform, your mission is to train and deploy to fight and win our nation's wars. When you retire from the Army, "your mission will change, but your duty will not." That means you'll still have a duty to the country, but your mission will now be to HIRE & INSPIRE: To help veterans get jobs, to inspire the next generation to join the military, and to inspire Americans to get to know and trust their military.

Concurrent Retirement and Disability Pay and Combat Related Special Compensation explained

CLEVELAND — In the July issue of Change of Mission, we outlined how the Department of Veterans Affairs (VA) disability compensation can affect your retired pay. The law requires that military retirees waive a dollar of their gross military retired pay for every dollar of Department of Veterans Affairs (VA) disability compensation they receive; this is known as the VA waiver.

Now, let's explore two programs that were set up to compensate for part or all of the VA waiver: Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC).

Concurrent Retirement and Disability Pay

To receive [CRDP](#), you must be receiving retired pay and have a VA service-connected disability rating of 50 percent or greater, AND have 20 qualifying years of service or be retired under the Temporary Early Retirement Authority.

You do not need to apply for CRDP. The Defense Finance and Accounting Service (DFAS) will determine eligibility automatically if you meet the criteria. However, in some special circumstances, DFAS will ask you to provide a statement of service from the Army to be considered for CRDP.

Combat-Related Special Compensation (CRSC)

CRSC is a bit more complicated than CRDP. To receive [CRSC](#), you must be receiving retired pay with a VA waiver. You must also have a VA service-connected disability rating of at least 10 percent for injuries incurred as a direct result of: (1) armed conflict, (2) simulated war, (3) hazardous service, or (4) an instrumentality of war.

Unlike CRDP, you do need to apply for CRSC through [U.S. Army Human Resources Command](#).

Payment of CRDP and CRSC

CRDP and CRSC are paid monthly like retired pay.

Keep in mind that CRDP just restores your taxable retired pay, so it will appear that you are receiving your full retired pay, without offset. You'll receive one monthly payment from DFAS and one from the VA for your nontaxable disability pay.



CRSC, on the other hand, is issued as a separate payment. So, you will receive your offset taxable retired pay and nontaxable CRSC as two monthly payments from DFAS, and you'll still receive the monthly nontaxable disability pay from the VA.

It is possible to be eligible for both CRDP and CRSC. However, you cannot receive both at the same time. If you become eligible for both, DFAS will automatically apply the entitlement that is most beneficial to you based on the gross amount of each, and send you a letter with a form to return if you wish to change benefits. There is also an open season each year, usually in January, when you can change your election.

Want to know more about CRDP and CRSC?

The information above is a summary. More information about applying for CRSC is at [Human Resources Command's CRSC website](#). To receive assistance and detailed information for your specific situation, consult your [Army retirement services officer](#).

There is more information on the [DFAS website](#). Look for Disability Entitlements in the menu on the left side.

What's next

In the next issue of Change of Mission, we will talk about how retroactive changes to your VA disability rating affect CRDP and CRSC.



Payroll tax deferral may surprise retiring Service members

WASHINGTON — In August, President Trump issued a memorandum authorizing employers to defer payroll taxes between September and December 2020. The [Defense Finance and Accounting Service said](#) civilian employees and members of the military would not be able to opt out of the deferral. Employees will have their Old Age, Survivors and Disability Insurance automatically deferred if they make less than \$4,000 per month or \$104,000 annually.

Per Internal Revenue Service guidance, the deferred taxes will be recouped between Jan. 1 and April 30, 2021. If military members retire in 2020 before the Social Security tax can be collected in 2021, the taxes may be withheld from their final month of pay. Retiring Service members should contact their finance office for details.

Season 5 of the SFL Podcast is online!

Season 5 of the #SoldierForLifePodcast covered a wide range of topics, including everything from U.S. Army diversity to acing your resume and interview to Code of Support's PATRIOTlink resource database for the military community. Check out the list below to see all our great episodes from this past season!

Season 6 has already started (and there is a new episode every Sunday!), so be sure to tune in every week wherever you listen to your podcasts. Or listen to and download all of our podcasts on [Libsyn](#)!



Episode 1 - [U.S. Army Diversity, Inclusion and Equality](#) The U.S. Army's Chief Diversity Officer, Col. Tim Holman, talks about what diversity, inclusion, and equality mean to the Army.

Episode 2 - [Why Podcast](#) Ever think about doing your own podcast? Listen to find out what every service member should know and think about before starting their own podcast.

Episode 3 - [Military Child Education Coalition](#) Learn about programs, services, and professional development tools available through the Military Child Education Coalition for military-connected students, parents, and professionals.

Episode 4 - [SANS VetSuccess Academy with Max Shuftan](#) Interested in a career in cybersecurity? The SANS Institute VetSuccess Academy provides training and certifications to eligible service members, veterans, and military spouses to help them launch their cyber careers. Listen to learn more!

Episode 5 - [Merging Vets and Players \(MVP\) with Nate Boyer](#) Former NFL player and U.S. Army Green Beret Nate Boyer discusses Merging Vets and Players (MVP), an organization that connects combat veterans and former professional athletes to help them with their military transition, promote personal development, and show them they are never alone.

Episode 6 - [Military Spouse Jobs](#) Military Spouse Jobs provides no cost, one-on-one job placement support, career exploration, and employment training to military spouses, families, and caregivers.

Episode 7 - [Joint Women's Leadership Virtual Series](#) The Sea Services Leadership Association's fall 2020 12-week Joint Women's Leadership Virtual Series provides professional development for military servicewomen and veterans, covering topics like finance, leadership development, and military transition.

Episode 8 - [Acing Your Resume and Interview with Carla Davie](#) Do you have your resume and interview skills ready for your transition out of the U.S. Army? If your answer is no, our podcast on how to ace your transition is one that you don't want to miss!

Episode 9 - [Pan-Pacific American Leaders and Mentors with retired Maj. Gen. Tony Taguba](#) Listen as Lt. Col. Olivia Nunn chats with retired Maj. Gen. Tony Taguba about the Pan Pacific American Leaders and Mentors Organization Mentorship Program and the importance of leadership and mentorship.

Episode 10 - [United States Department of Agriculture Veteran Program](#) If you are a veteran with an interest in agriculture or farming, our podcast about the U.S. Department of Agriculture veterans program and the tools it offers to help you get started in your agricultural career is a must-listen episode!

Episode 11 - [Code of Support](#) Tune in to learn all about the Code of Support Foundation's PATRIOTlink, a free searchable online database of thousands of vetted, cost-free resources for service members, veterans, military caregivers, and military families.

Episode 12 - [Warrior Rising with Jason Van Camp](#) Warrior Rising helps veterans become entrepreneurs through instruction, mentoring, access to funding opportunities, and support from the vetpreneur community.

Episode 13 - [DoD inTransition Program](#) inTransition offers free coaching and assistance to service members and veterans who need access to mental health care in a time of transition. Listen to learn more about how inTransition can help you.

Off the mapsheet: Azimuth check for retiring overseas

By Lt. Col. Jim Yentz (U.S. Army Retired)

As difficult as it may be to prepare yourself and your family for military retirement within a U.S. community anywhere on the globe, stepping off that edge to reside overseas presents additional challenges. U.S. Army transition programs are focused on U.S.-based requirements. During my own retirement preparations in 2013, and since then as a U.S. Army civilian employee – all in Europe – I've learned lessons (sometimes the hard way) that may help others along their own path. Here are some waypoints based on my own experience that may also apply to military retirement in other regions:

NETWORKING

- Listen and learn from others' retirement experiences, but look critically into how the environment may have changed recently – U.S. regulations, bilateral national relationships, host nation policies and multinational relationships within regions are rarely static.
- Seek advice from [veteran service organizations](#) and the local base [Retirement Services Office](#), [Soldier for Life-Transition Assistance Program](#), and [VA Overseas Military Service Coordinators](#).
- Check with the Social Security Administration-operated [Federal Benefits Unit](#) at the nearest U.S. Embassy or Consulate – some provide regional benefit support across several countries.

STATUS

- Consider your goals for life and continued work, whether still within the safety net of bilateral Status of Forces Agreements ([SOFAs](#)) or diplomatic status as a U.S. Government employee, or outside the net as a separate contractor, student using GI Bill overseas benefits, or private ordinary resident.
- A U.S. military retiree who becomes a citizen of a foreign country by naturalization and who voluntarily renounces his or her U.S. citizenship, for tax relief of other reasons, [loses the right to retired pay](#).
- Under the [Emoluments Clause](#), the U.S. Constitution prohibits retired U.S. military personnel from accepting any office or pay from a foreign government without express Congressional consent, since direct service in a foreign military force conflicts directly with U.S. service obligations – [such service may affect your retirement pay](#).
- Keep in mind that interim post-retirement employment outside the Department of Defense (even if under SOFA) or even permit for local national employment post-retirement could eliminate eligibility for Living Quarters Allowance in locations in Europe for GS positions.

HEALTH SERVICES

- As soon as eligible, start the process for a Veterans Administration ([VA](#)) disability evaluation for Benefits Delivery at Discharge ([BDD](#)) at the nearest location overseas. If you don't finish this before retirement, you may have to coordinate processing with local health care providers through the Federal Benefits Unit.
- On receipt of your VA disability rating, register in [VA Foreign Medical Program \(FMP\)](#) – it provides complete coverage for treatment of service-connected conditions.



Downtown Wiesbaden, Germany

- If you settle near an overseas U.S. military medical facility, look into [TRICARE Plus](#) - not really TRICARE coverage, but access to military medical and dental care, dependent on the local clinic commander's assessment of their capability to treat non-military personnel.
- If you continue to serve as a U.S. civilian employee, consider enrollment in the Federal Employee Dental and Vision Insurance Program ([FEDVIP](#)) to close gaps in TRICARE Select coverage – but understand that overseas coverage is more limited than in CONUS.
- Consider a host nation solution, whether linking with medical or dental benefits under family coverage for a locally-employed spouse, or additional local health insurance coverage.
- In the long run, the Federal Long Term Care Insurance Program ([FLTCIP](#)) can also be used overseas, but benefits are limited outside the U.S. *(Continued on page 13)*

(Continued from page 12)

FINANCE AND TAXES

- Educate yourself on reporting requirements under the Foreign Account Taxpayer Compliance Act ([FATCA](#)) and the Report of Foreign Bank Account and Financial Accounts ([FBAR](#))
- Consider that while U.S. military and Government civilian retired pay are generally taxed by the U.S., [Social Security is generally taxed](#) by your country of residence.
- If you or your spouse worked and contributed to local national social welfare plans, there are bilateral social security agreements ("[Totalization Agreements](#)") that prevent double taxation and may provide for receipt of benefits under both US and host nation plans.
- In order to deter tax-motivated expatriation, in 2008 the U.S. Congress enacted provisions in the [Internal Revenue Code \(IRC - articles 877A and 2801\)](#) to require covered expatriates to treat all property as "sold for its fair market value" on the day before expatriation, and to require any U.S. citizen or resident to pay a tax at the highest estate tax rate for any gift or bequest from a covered expatriate.

Focus on what you CAN do. Be aware of what you CAN'T do:

- Once you receive your disability rating from VA, enroll at [www.vets.gov](#) and bring a copy of your VA documentation to apply for a Veterans Health Identification Card ([VHIC](#)) at your next opportunity in CONUS – generally you can't use it overseas (use FMP), but it will simplify support from VA facilities in the U.S.
- Retirees [cannot use a VA Loan to buy foreign property](#), but in some cases a [VA grant](#) may be used to fund adaptation of a foreign residence with special features to meet requirements dealing with service-connected disabilities.

- Although after retirement you will no longer have access to Military OneSource advocacy and counseling support, if you live near a U.S. military base you are still authorized to use garrison Employee Assistance Program (EAP) counseling and referral services to help dealing with personal challenges.

Take the time to check the route ahead for you and those close to you – and learn actively from the successes and mistakes of those who've already been down that path.

Disclaimer: Any views expressed in this article are those of the author and do not necessarily represent the official position of the United States Government, the Department of Defense, or the United States Army.



A house with a garden and fruit trees in Isola Vicentina, Italy near Camp Ederle

ID card changes for Retired Soldiers and their family members

When you retire from military service, you'll turn in your Common Access Card (CAC), and be issued a new ID card. Depending on where and when you retire and your component, you'll receive one of several ID Cards, including the new Department of Defense Next Generation Uniformed Services Identification Card (USID). Dependents will also receive new ID cards that indicate your new retired status.

The Department of Defense (DOD) began transitioning retiring active duty members from the traditional blue, paper-based DD Form 2 (Retired) to the new plastic Next Generation USID on July 31, 2020. National Guardsmen and Army Reservists began transitioning from the traditional red, paper-based DD Form 2 (Reserve Retired) to the Next Generation USID Card. Family members also began receiving the Next Generation Uniformed Services Dependent Identification and Privilege Card on July 1, 2020. The phased implementation of the Next Generation USID is projected to be complete by December 2020.

Currently-issued USID cards remain valid through their expiration date. USID cards will not be reissued solely for the purpose of obtaining the Next Generation USID card. Since the Next Generation USID card will not be available at all DoD ID card facilities until December 2020, individuals with an indefinite expiration date on their current USID card should wait until summer 2021 to have their Next Generation USID card issued.

Neither the DD Form 2 nor the Next Generation USID has a chip with CAC capabilities. This means retiring Soldiers should obtain a DOD Self-service Logon On (DS Logon) before they retire in order to access their personal DOD and VA accounts. Spouses and children are also eligible for a DS Logon. See the article on page 5 for details about DS Logon.



New Digital Garrison app connects retirees to Army community

By Tom Shull, Army & Air Force Exchange Service Director/CEO

Retired Soldiers have a new way to stay connected to Army communities and installation services with real-time information at their fingertips.

This summer, the Army & Air Force Exchange Service partnered with the U.S. Army to launch the Digital Garrison mobile app to Army communities. The free app is available in the Apple and Google Play stores—simply search for Digital Garrison.

Digital Garrison features

- Information specific to each user's community such as an installation directory of available services, gate locations, fitness and recreation options, events and more.
- A dashboard, including user profile, weather and event details and information on local Exchange shopping and restaurants.
- Push notifications, newcomer information.
- Access to [ShopMyExchange.com](https://www.shopmyexchange.com), with in-app shopping.
- A mobile wallet with sales promotions and a secure method for storing payment options.

Digital Garrison delivers a sense of community to Retired Soldiers, allowing them to remain Soldiers for Life. This rings especially true for Soldiers who may have started their retirement journey in an Army community that is new to them. Digital Garrison can help these Soldiers establish roots and connect to installation services, including the Exchange's wellness offerings.

The Exchange has been fully nested with U.S. Army Installation Management Command on delivering an



exceptional experience through the app to make Army communities the No. 1 place to live and work.

“Staying connected as a community is key to strengthening readiness and resiliency,” said Lt. Gen. Douglas Gabram, Commanding General, United States Army Installation Management Command. “Soldiers for Life are a vital part of Army communities, and Digital Garrison makes sure they stay up to date on events, programs, services and more.”

Digital Garrison is a strong part of the benefit the Exchange is honored to provide. Thank you for your service. It is a privilege to serve you and your family during retirement.

Soldier for Life!

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.

The Soldier for Life sticker

The Soldier for Life sticker promotes the mindset that a Soldier's service to the nation continues after uniformed service ends.

Together with the Soldier for Life lapel buttons, the SFL sticker is a visible sign to Americans that you are a Soldier. These symbols are conversation starters that help you tell your Army story.

Telling your Army story is critical to reducing the civil-military divide, to helping Americans understand what it means to be a Soldier and why America needs to support its Army.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). Order stickers through unit publications officers or purchase them from the Exchange and other retail businesses.



Introducing MilSpouse Money Mission™

WASHINGTON — MilSpouse Money Mission is a new asset for military spouses. The website is designed to provide financial education with a focus on key life events. MilSpouse Money Mission's goal is to educate and empower military spouses to help them make smart money moves. Why? Because military spouses are often the financial managers in their households, and the Department of Defense wants to help them navigate this terrain. The site combines passion and expertise to ensure spouses get the most accurate and relevant information to make informed

financial decisions. Spouses can take comfort knowing qualified professionals and the Department of Defense Office of Financial Readiness have vetted the content and resources on this site.

[MilSpouse Money Mission](#) is organized in several ways. Like the numbering of college courses whose numbers increase as the subject matter difficulty grows, the site uses its [MoneyReady 101-401](#) courses to build financial education. From developing a budget to funding

children's college savings to planning an estate, the site meets the basic education needs of all military spouses. The [MilLife Milestones](#) target financial education at key life events, such as becoming a new military spouse, the birth of a child, making a permanent change of station move, making a major purchase, reaching the Thrift Savings Plan

(TSP) vesting point, pre- and post-deployment actions, and transition.

In the [retirement planning section](#), MilSpouse Money Mission explains available retirement savings and investment vehicles, including the TSP, individual retirement accounts, and tax credits for retirement savings like the Retirement Savings Contribution Credit.

Because these are complex topics and spouses learn in different ways, MilSpouse Money Mission includes retirement-related videos that explain how to pay for retirement, how the Blended Retirement System works, and how to choose multiple TSP funds to achieve financial goals.



Lastly, to remain current, MilSpouse Money Mission includes a [blog](#) that addresses new topics including spouse [reimbursement for relicensing and certification](#) after a move and the new [payroll tax deferral](#).

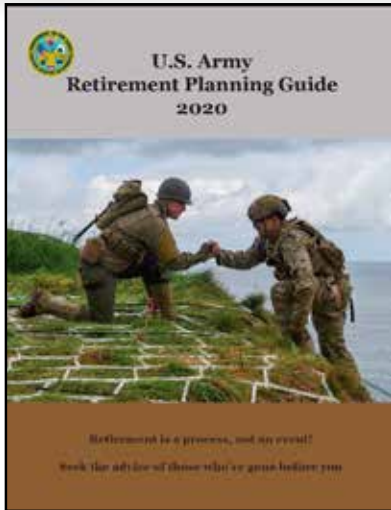


Retirement is a process, not an event!
Start planning 24-36 months out!

ATTN: ARNG Soldiers, surviving spouses & families

We want to hear from you. What retirement questions or topics would you like to see discussed in *Change of Mission*? Please [email us](#) your recommendations.

Do you need other assistance? There is an appointed Retirement Services Officer (RSO) and Retirement Points Accounting Management (RPAM) Administrator assigned to each state/territory and the District of Columbia. They are there to assist you. To find your respective RSO, use the [RSO contact page on the Soldier for Life website](#).



2020 U.S. Army Retirement Planning Guide

Produced by Army Retirement Services, the 2020 U.S. Army Retirement Planning Guide is available for download as a [PDF](#) from the Army Retirement Services website.



Army Echoes

Produced by Army Retirement Services, Army Echoes is the Army's official newsletter for Retired Soldiers and surviving spouses. It is available on the Army Retirement Services [website](#). After you retire, it will be automatically delivered to your email address in myPay, so be sure to change that to a good commercial email address before you retire.

How do I receive Change of Mission? If you're a Soldier in any Army component with 17+ years of service, just make sure your [myPay](#) account at DFAS has a good email address for you. That's where we'll send it. If you're not a Soldier with 17+ years of service, you can still get *Change of Mission* on the [Change of Mission website](#).

Want to talk to a Retirement Services Officer?

RSO contact information is on the [Army Retirement Services website](#).

HELPFUL WEBSITES

[Army Echoes](#)

[Army Echoes Blog](#)

[Army Reserve Retirement Services](#)

[Army Retirement Services](#)

[Change of Mission](#)

[Combat-Related Special Compensation](#) (866) 281-3254 opt.4

[Concurrent Retired & Disability Pay](#) (800) 321-1080

[Department of Veterans Affairs](#)

[DFAS](#) (800) 321-1080 (M-F, 8 a.m. to 5 p.m. EST)

[DOD Self Service Logon](#)

[FEDVIP Dental/Vision Plans](#)

[GI Bill](#) (888) 442-4551

[HRC Education Incentives Section \(GI Bill\)](#) (888) 276-9472

[HRC Gray Area Retirements Branch](#) (888) 276-9472

[MyArmyBenefits](#) Help Desk (888) 721-2769 (9 a.m. to 5 p.m. EST M-F)

[myPay](#) (888) 332-7411

[RC Application for Retired Pay](#)

[Soldier for Life on Facebook](#)

[Soldier for Life on Instagram](#)

[Soldier for Life on Twitter](#)

[Soldier for Life on Linked In](#)

[Soldier for Life on YouTube](#)

[Soldier for Life Transition Assistance Program](#) (800) 325-4715

[Survivor Benefit Plan](#)

[TRICARE](#)

[TRICARE Beneficiary Counseling & Assistance Coordinator](#)

[TRICARE East](#) (800) 444-5445

[TRICARE West](#) (844) 866-9378

[TRICARE Overseas](#) (888) 678-1207

[TRICARE Retired Reserve](#) Call the appropriate number just above

[TRICARE Young Adult](#) Call the appropriate number just above

[Uniformed Services Former Spouse Protection Act](#)

[US Family Health Plan](#) (800) 748-7347

[VA Benefits and Services](#) (800) 827-1000

[VA Health Care Benefits](#) (877) 222-8387

[VA Insurance](#) SGLI/VGLI: (800) 419-1473